

IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

| | | |
|-------------------|---|-----------------------|
| IN RE: |) | |
| |) | Case No. 23-22346-CMB |
| |) | |
| Jayson A. Kraft |) | Chapter 13 |
| Jennifer R. Kraft |) | |
| Debtors |) | |

STIPULATED ORDER MODIFYING PLAN

WHEREAS, this matter is being presented to the Court regarding

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]:

- ☐ a motion to dismiss case or certificate of default requesting dismissal
- ☒ a plan modification sought by: **Debtor**
- ☐ a motion to lift stay
as to creditor _____
- ☐ Other: _____

WHEREAS, the parties having agreed to settle the matter above conditioned on the terms herein, based on the records of the Court, and the Court being otherwise sufficiently advised in the premises; and there being no adverse impact upon other parties by way of this action, thus no notice is required to be given; now therefore

IT IS HEREBY ORDERED that the

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- ☒ Chapter 13 Plan dated November 2, 2023
- ☐ Amended Chapter 13 Plan dated _____

is modified as follows:

[ONLY PROVISIONS CHECKED BELOW SHALL APPLY]

- ☒ Debtors' Plan payments shall be changed from \$4,916.00 to \$5,101.00 per month, effective January 1, 2025

- ☐ In the event that Debtor(s) fail(s) to make any future Chapter 13 Plan payments, the Trustee or a party in interest may file with the Court and serve upon Debtor(s) and Debtor(s)' Counsel a notice of default advising the Debtor(s) that they have 30 days from the service of the notice in which to cure any and all defaults in payments. If Debtor(s) fail(s) to cure the defaults in payments after having been provided notice under the provision of this Stipulated Order, then the Trustee or a party in interest may submit an Order of Dismissal to the Bankruptcy Court along with an affidavit attesting to a failure to make Plan payments, and the proceedings or case may thereafter be dismissed without prejudice and without further hearing or notice.
- ☐ Debtor(s) shall file and serve _____ on or before _____.
- ☐ If any of the foregoing is not completed by the date specified, the case may be dismissed without prejudice without further notice or hearing upon the filing by the Trustee of an Affidavit of Non-Compliance.
- ☐ If any of the foregoing is not completed by the date specified, the automatic stay as to the property described as _____ may be lifted without further notice or hearing upon the filing by the Creditor herein of an Affidavit of Non-Compliance.
- ☒ Other: Plan payment is being increased to \$5,101.00 per month to account for an increase in the Debtors mortgage escrow, as reflected in the Declaration re Notice of Mortgage Payment Change filed on December 5, 2024, with the Declaration re Notice of Mortgage Payment Change response filed at document #48 on December 6, 2024. Debtors can afford the increased monthly payment.

IT IS FURTHER ORDERED that to the extent any creditor opposes the relief contained herein, such creditor must file an objection to the same within fourteen (14) days hereof. Should such an objection be timely filed, the Court shall conduct a *de novo* hearing regarding the appropriateness of this Stipulated Order. Should no objection be timely filed, this Stipulated Order shall be deemed final without further notice and/or opportunity for a hearing.

IT IS FURTHER ORDERED that in all other respects, the Plan and Order Confirming Plan shall remain in full force and effect. The filing party represents to the Court that all affected parties have been notified.

[Remainder of Page Intentionally Left Blank]

SO ORDERED, this _12th day of _December, 2024

Dated: __12/12/2024__


United States Bankruptcy Judge **dmk**

Stipulated by:

/s/ Matthew M. Brennan
Matthew M. Brennan, Esq.
PA ID #90195
Attorney for Debtor
Law Office of Matthew M. Brennan, Esq.
201 S. Highland Ave., Suite 201
Pittsburgh, PA
412-414-9366
attorneymatthewbrennan@gmail.com

FILED
12/12/24 11:42 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA

Stipulated by:

James C. Warmbrodt
PA ID #42524
Attorney for Chapter 13 Trustee
U.S. Steel Tower- Suite 3250
600 Grant Street
Pittsburgh, PA 15219
412-471-5566
jwarmbrodt@chapter13trusteewdpa.com

Counsel to Chapter 13 Trustee

cc: All Parties in Interest to be served by Clerk

In re:
Jayson A. Kraft
Jennifer R. Kraft
Debtors

Case No. 23-22346-CMB
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Dec 12, 2024

User: auto
Form ID: pdf900

Page 1 of 4
Total Noticed: 52

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 14, 2024:

| Recip ID | Recipient Name and Address |
|----------|---|
| db/jdb | + Jayson A. Kraft, Jennifer R. Kraft, 3677 W. Crawford Ave., Dunbar, PA 15431-2210 |
| sp | + Anthony J. Giannetti, Schwartz Culleton, 310 Grant Street, Suite 715, Pittsburgh, PA 15219-2228 |
| 15653741 | + Excelsa Health Frick, PO Box 645788, Pittsburgh, PA 15264-5255 |
| 15653742 | Excelsa Health Medical Group, PO Box 645189, Pittsburgh, PA 15264-5189 |
| 15653743 | + Excelsa Health Physician Practices, PO Box 645643, Pittsburgh, PA 15264-5254 |
| 15653744 | + Excelsa Health Westmoreland, PO Box 640886, Pittsburgh, PA 15264-0886 |
| 15653748 | + Medfinancial Services, Department #888183, Knoxville, TN 37995-0001 |
| 15653749 | + Medfinancial Services, 298 N Seven Oaks Dr., Knoxville, TN 37922-2369 |

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address | Date/Time | Recipient Name and Address |
|----------|---|----------------------|--|
| cr | + Email/PDF: acg.acg.ebn@aisinfo.com | Dec 12 2024 23:52:37 | Ally Bank, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901 |
| cr | Email/Text: bnc-quantum@quantum3group.com | Dec 12 2024 23:54:00 | Quantum3 Group LLC, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788 |
| 15653733 | Email/Text: Bankruptcy@arstrat.com | Dec 12 2024 23:53:00 | ARstrat, 14141 Southwest FWY Suite 300, Sugar Land, TX 77478 |
| 15659627 | + Email/PDF: acg.acg.ebn@aisinfo.com | Dec 12 2024 23:52:37 | Ally Bank c/o AIS Portfolio Services, LLC, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901 |
| 15653732 | Email/Text: ally@ebn.phinsolutions.com | Dec 12 2024 23:53:00 | Ally Financial, PO Box 380902, Minneapolis, MN 55438-0902 |
| 15653735 | + Email/Text: bankruptcy@bbandt.com | Dec 12 2024 23:53:00 | BB&T/Truist, Attn: Bankruptcy, Po Box 1847, Wilson, NC 27894-1847 |
| 15653734 | + Email/Text: creditcardbkcorrespondence@bofa.com | Dec 12 2024 23:53:00 | Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413 |
| 15674662 | Email/Text: creditcardbkcorrespondence@bofa.com | Dec 12 2024 23:53:00 | Bank of America, N.A., PO Box 673033, Dallas, TX 75267-3033 |
| 15673884 | Email/Text: BKelectronicnotices@cenlar.com | Dec 12 2024 23:53:00 | Cenlar FSB Attn BK Dept, 425 Phillips Blvd, Ewing, NJ 08618 |
| 15653736 | + Email/PDF: AIS.cocard.ebn@aisinfo.com | Dec 12 2024 23:52:20 | Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285 |
| 15666675 | Email/PDF: AIS.cocard.ebn@aisinfo.com | Dec 12 2024 23:52:28 | Capital One N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083 |
| 15653738 | + Email/PDF: Citi.BNC.Correspondence@citi.com | Dec 13 2024 00:14:16 | Citibank, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040 |
| 15667920 | Email/PDF: Citi.BNC.Correspondence@citi.com | | |

District/off: 0315-2

User: auto

Page 2 of 4

Date Rcvd: Dec 12, 2024

Form ID: pdf900

Total Noticed: 52

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|----------|--|----------------------|--|
| | | Dec 13 2024 00:15:44 | Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027 |
| 15656942 | Email/Text: mrdiscen@discover.com | | |
| | | Dec 12 2024 23:53:00 | Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025 |
| 15653739 | + Email/Text: mrdiscen@discover.com | | |
| | | Dec 12 2024 23:53:00 | Discover Financial, Attn: Bankruptcy, PO Box 3025, New Albany, OH 43054-3025 |
| 15653740 | + Email/Text: dplbk@discover.com | | |
| | | Dec 12 2024 23:54:00 | Discover Personal Loans, Attn: Bankruptcy, Po Box 30954, Salt Lake City, UT 84130-0954 |
| 15654911 | + Email/Text: dplbk@discover.com | | |
| | | Dec 12 2024 23:54:00 | Discover Personal Loans, PO Box 30954, Salt Lake City, UT 84130-0954 |
| 15654616 | Email/Text: collecadminbankruptcy@fnni.com | | |
| | | Dec 12 2024 23:53:00 | First National Bank of Omaha, 1620 Dodge St Stop Code 3113, Omaha, NE 68197 |
| 15653746 | Email/Text: collecadminbankruptcy@fnni.com | | |
| | | Dec 12 2024 23:53:00 | Fnb Omaha, Attn: Bankruptcy, P.O. Box 3128, Omaha, NE 68103 |
| 15654924 | + Email/Text: ElectronicBankruptcyNotices@fnb-corp.com | | |
| | | Dec 12 2024 23:53:00 | First National Bank of Pennsylvania, 4140 E. State Street, Hermitage, PA 16148-3401 |
| 15653745 | + Email/Text: ElectronicBankruptcyNotices@fnb-corp.com | | |
| | | Dec 12 2024 23:53:00 | First National Bank of Pennsylvania, Attn: Legal Dept, 3015 Glimcher Blvd, Hermitage, PA 16148-3343 |
| 15653747 | Email/Text: sbse.cio.bnc.mail@irs.gov | | |
| | | Dec 12 2024 23:53:00 | Internal Revenue Service, Insolvency Remittance, PO Box 7317, Philadelphia, PA 19101-7317 |
| 15672310 | Email/Text: JCAP_BNC_Notices@jcap.com | | |
| | | Dec 12 2024 23:54:00 | Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617 |
| 15653737 | Email/PDF: ais.chase.ebn@aisinfo.com | | |
| | | Dec 12 2024 23:52:36 | Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850 |
| 15663751 | + Email/Text: RASEBN@raslg.com | | |
| | | Dec 12 2024 23:53:00 | JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz, Schneid,, Crane & Partners, PLLC, 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853 |
| 15671898 | Email/PDF: resurgentbknofications@resurgent.com | | |
| | | Dec 12 2024 23:52:37 | LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587 |
| 15653750 | + Email/PDF: bankruptcy_prod@navient.com | | |
| | | Dec 12 2024 23:52:30 | Navient, Attn: Bankruptcy, Po Box 9500, Wilkes Barre, PA 18773-9500 |
| 15653752 | Email/Text: bkrgeneric@penfed.org | | |
| | | Dec 12 2024 23:53:00 | Pentagon Federal Credit Union, Attn: Bankruptcy, P.O. Box 1432, Alexandria, VA 22313 |
| 15674659 | Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com | | |
| | | Dec 12 2024 23:52:36 | PORTFOLIO RECOVERY ASSOCIATES, LLC, POB 41067, Norfolk, VA 23541 |
| 15653751 | + Email/Text: bkrgeneric@penfed.org | | |
| | | Dec 12 2024 23:53:00 | Pentagon FCU, Attn: Bankruptcy, Po Box 1432, Alexandria, VA 22313-1432 |
| 15687014 | Email/Text: bnc-quantum@quantum3group.com | | |
| | | Dec 12 2024 23:54:00 | Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788 |
| 15653753 | + Email/Text: ngisupport@radiusgs.com | | |
| | | Dec 12 2024 23:53:00 | Radius Global Solutions LLC, 7831 Glenroy Road, Suite 250-A, Minneapolis, MN 55439-3117 |
| 15655027 | Email/Text: bankruptcy@bbandt.com | | |
| | | Dec 12 2024 23:54:00 | Sheffield Financial, a division of Truist Bank, PO Box 1847, Wilson, NC 27894-1847 |
| 15653754 | + Email/PDF: ais.sync.ebn@aisinfo.com | | |
| | | Dec 12 2024 23:52:20 | Syncb/Care Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060 |
| 15653755 | + Email/PDF: ais.sync.ebn@aisinfo.com | | |
| | | Dec 12 2024 23:52:36 | Syncb/Levin Furniture, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060 |
| 15653756 | + Email/PDF: ais.sync.ebn@aisinfo.com | | |
| | | Dec 12 2024 23:52:20 | Syncb/walmart, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060 |

District/off: 0315-2

User: auto

Page 3 of 4

Date Rcvd: Dec 12, 2024

Form ID: pdf900

Total Noticed: 52

| | | | |
|----------|--|----------------------|---|
| 15674655 | Email/PDF: ebn_ais@aisinfo.com | Dec 12 2024 23:52:28 | Synchrony Bank, by AIS InfoSource LP as agent, PO Box 4457, Houston, TX 77210-4457 |
| 15653757 | + Email/PDF: ais.sync.ebn@aisinfo.com | Dec 12 2024 23:52:31 | Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060 |
| 15653758 | + Email/PDF: ais.sync.ebn@aisinfo.com | Dec 12 2024 23:52:37 | Synchrony Bank/Sams Club, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060 |
| 15653759 | + Email/PDF: ais.sync.ebn@aisinfo.com | Dec 12 2024 23:52:37 | Synchrony/PayPal Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060 |
| 15653760 | Email/Text: zwoodard@uwm.com | Dec 12 2024 23:53:00 | United Wholesale Mortgage, Attn: Bankruptcy, 585 South Boulevard East, Pontiac, MI 48341 |
| 16469023 | + Email/Text: BKelectronicnotices@cenlar.com | Dec 12 2024 23:53:00 | United Wholesale Mortgage, LLC, c/o Cenlar FSB Attn BK Dept, 425 Phillips Blvd, Ewing, NJ 08618-1430 |
| 15653761 | + Email/PDF: ais.wellsfargo.ebn@aisinfo.com | Dec 12 2024 23:52:28 | Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home Campus Mac X2303-01a 3rd Floor, Des Moines, IA 50328-0001 |
| 15669295 | Email/PDF: ais.wellsfargo.ebn@aisinfo.com | Dec 12 2024 23:52:37 | Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438 |

TOTAL: 44

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address |
|----------|---------------|--|
| cr | | United Wholesale Mortgage |
| cr | *+ | Ally Bank c/o AIS Portfolio Services, LLC, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901 |
| cr | *+ | Ally Bank, c/o AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901 |
| 15710277 | * | Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788 |

TOTAL: 1 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 14, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 12, 2024 at the address(es) listed below:

| Name | Email Address |
|----------------|--|
| Brent J. Lemon | on behalf of Creditor United Wholesale Mortgage blemon@kmlawgroup.com lemondropper75@hotmail.com |
| Denise Carlon | on behalf of Creditor United Wholesale Mortgage dcarlon@kmlawgroup.com |

District/off: 0315-2

User: auto

Page 4 of 4

Date Rcvd: Dec 12, 2024

Form ID: pdf900

Total Noticed: 52

Maribeth Thomas

on behalf of Creditor Ally Bank mthomas@tuckerlaw.com maribeth.thomas@gmail.com

Matthew M. Brennan

on behalf of Joint Debtor Jennifer R. Kraft attorneymatthewbrennan@gmail.com

Matthew M. Brennan

on behalf of Debtor Jayson A. Kraft attorneymatthewbrennan@gmail.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

TOTAL: 7